

COMMONWEALTH BANK OF AUSTRALIA – HONG KONG BRANCH

(Incorporated in Australia with Limited Liability)

澳洲聯邦銀行香港分行

FINANCIAL DISCLOSURE STATEMENT

Year ended 30 June 2026

全年財務資料披露

二零二六年六月三十日

SECTION A – HONG KONG BRANCH INFORMATION

Commonwealth Bank of Australia, Hong Kong Branch (the Branch) is a licensed bank under the Banking Ordinance (Cap. 155). The Branch principally engages in Global Markets, Corporate Banking, Treasury and Private Banking business.

The Branch prepares this financial disclosure statement for the year ended 30 June 2026 (the statement) in accordance with the Banking (Disclosure) Rules (Cap. 155M).

The statement is also available at the Branch office, in the section "About Us" of our website www.commbank.com.au and the Public Register of the Hong Kong Monetary Authority.

澳洲聯邦銀行香港分行 (本行)，根據銀行業條例 (第 155 章) 是一間持牌銀行。本行主要從事環球市場，企業銀行，財政管理及私人銀行業務。

本行跟據銀行業 (披露) 規則 (第 155M 章) 編制此截至二零二六年六月三十日全年度財務資料披露。

此財務資料披露亦可於本行之網頁 www.commbank.com.au 的 "About us"部份和香港金融管理局查冊處索閱。

SECTION A – HONG KONG BRANCH INFORMATION

1 INCOME STATEMENT INFORMATION 收益表資料

		Year ended 30 Jun 2026 至2026年06月30日 全年結算 HK$'000	Year ended 30 Jun 2025 至2025年06月30日 全年結算 HK$'000
Interest income	利息收入	720,072	2,244,526
Interest expense	利息開支	(426,760)	(1,249,195)
Net interest income	**淨利息收入**	**293,312**	**995,331**
Fees and commission income	費用及佣金收入	51,309	63,160
Fees and commission expense	費用及佣金開支	(751)	(36,455)
Net fees and commission income	費用及佣金收入淨額	50,557	26,705
Net Gains/(Losses) arising from trading in foreign currencies	由非港元貨幣交易產生的淨收益/虧損	(1,536)	430
Net Gains/(Losses) on securities held for trading purposes	來自持有作交易用途的證券的淨收益/虧損	-	-
Net Gains/(Losses) from other trading activities	來自其他交易活動的淨收益/虧損	65,918	72,265
Other operating income	其他經營收入	114,939	99,400
Total operating income	**經營收入總額**	**408,251**	**1,094,731**
Staff expenses	員工開支	90,892	75,876
Rental expenses	租賃費用	7,219	7,085
Other expenses	其他開支	(29)	3,948
Impairment losses and provisions for other assets and claims	其他減值準備金	(95,185)	(13,853)
Total operating income/expenses	**經營收入/開支總額**	**2,897**	**73,056**
Impairment losses and provisions for impaired loans	**減值損失及為已減值貸款而提撥的準備金**	-	-
Profit before taxation	**除稅前利潤**	405,354	1,021,675
Tax expense	稅項開支	(64,860)	(33,374)
Profit after taxation	**除稅後利潤**	**340,494**	**988,301**

2 BALANCE SHEET 資產負債表

		30 Jun 2026 於2026年06月30日 HK$'000	31 Dec 2025 於2025年12月31日 HK$'000
ASSETS	**資產**		
Cash and balances with banks (except those included in amount due from overseas offices)	現金及銀行結餘 (存放於海外辦事處的數額除外)	177,108	11,806
Amount due from Exchange Fund	存放於外匯基金的數額	540	484
Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months (except those included in amount due from overseas offices)	距離合約到期日超逾一個月但不超逾十二個月的銀行存款 (存放於海外辦事處的數額除外)	-	-
Amount due from overseas offices	存放於海外辦事處的數額	1,429,807	2,686,197
Trade bills	貿易匯票	-	-
Loans and advances to customers	對客戶的貸款及放款	-	1,625,401
Provisions for impaired loans and advances	已減值貸款的準備金		
(i) Collective provisions	(i) 集體準備金	(1)	(5,459)
(ii) Specific provisions	(ii) 特定準備金	-	-
Investment securities	投資證券	-	789,618
Other assets	其他資產	5,558	34,482
Property, plant and equipment	物業、工業裝置及設備	4,345	7,373
Total assets	**資產額總**	**1,617,357**	**5,149,902**
LIABILITIES	**負債**		
Reserves	儲備	207,958	237,301
Deposits and balances from banks (except those included in amount due to overseas offices)	尚欠銀行存款及結餘 (結欠海外辦事處的數額除外)	-	320,000
Deposits from customers	客戶存款		
Demand deposits and current accounts	活期存款及往來帳戶	-	12,165
Time, call and notice deposits	定期、知期通知及通知存款	102,434	97,721
Account payable under repos	回購協議應付款	-	-
Amount due to overseas offices	結欠海外辦事處的數額	1,176,438	4,333,206
Certificates of deposit issued	已發行存款證	-	-
Other liabilities	其他負債	130,527	149,509
Provisions	準備金	-	-
Total liabilities	**負債總額**	**1,617,357**	**5,149,902**

3 PROVISIONS FOR IMPAIRED LOANS AND RECEIVABLES 已減值貸款及應收款項準備金

The impaired loans and advances to customers and banks are as follows: -

Provisioning Policy

All specific provision and collective provision for impaired loans and receivables are determined by the Head Office in Sydney.

Where there is a risk that borrowers may not be able to honour a part or all their liabilities or commitments, an individually assessed provision for loan losses is charged against income of the Branch.

以下是對已減值貸款的客戶及銀行:-

準備金政策

所有貸款及應收款項特定準備金和集體準備金均由本銀行設於澳洲雪梨的總行決定。

當出現有問題客戶未能履行其部份或所有貸款合約的潛在風險時，澳洲雪梨總行會自行就該等虧損貸款在香港分行收益撥出特定準備金。

			30 Jun 2026 於2026年06月30日 HK$'000	31 Dec 2025 於2025年12月31日 HK$'000
i)	Loans and advances to customers	對客戶的貸款及放款	-	1,625,401
	Collective provisions to customers	集體準備金	(1)	(5,459)
	Impaired loans to customers	對客戶的減值貸款	-	-
	Specific provision to customers	特定準備金	-	-
	Percentage of impaired loans to customers to total advances to customers	客戶減值貸款總額佔客戶貸款總額百分比	0.00%	0.00%
	Net loans and advances to customers	對客戶的貸款及放款淨額	(1)	1,619,942
ii)	Loans and advances to banks	對銀行的貸款及放款	-	-
	Collective provisions to banks	集體準備金	-	-
	Impaired loans to banks	對銀行的減值貸款	-	-
	Specific provision to banks	特定準備金	-	-
	Percentage of impaired loans to banks to total advances to banks	銀行減值貸款總額佔銀行貸款總額百分比	0.00%	0.00%
	Net loans and advances to banks	對銀行的貸款及放款淨額	-	-

			30 Jun 2026 於2026年06月30日		31 Dec 2025 於2025年12月31日	
			HK$'000	% of total advances to customers/banks 佔客戶/銀行貸款總額之百分比	HK$'000	% of total advances to customers/banks 佔客戶/銀行貸款總額之百分比
iii)	Overdue loans and advances	逾期貸款及放款				
	Gross advance to customers which have been overdue for	逾期達下列期間的客戶貸款總額				
	3 months or less but over 1 month	一個月以上至三個月內	-	-	-	-
	6 months or less but over 3 months	三個月以上至六個月內	-	-	-	-
	1 year or less but over 6 months	六個月以上至一年內	-	-	-	-
	Over 1 year	一年以上	-	-	-	-
			-	-	-	-
	Gross advance to banks which have been overdue for	逾期達下列期間的銀行貸款總額				
	3 months or less but over 1 month	一個月以上至三個月內	-	-	-	-
	6 months or less but over 3 months	三個月以上至六個月內	-	-	-	-
	1 year or less but over 6 months	六個月以上至一年內	-	-	-	-
	Over 1 year	一年以上	-	-	-	-
			-	-	-	-
iv)	Specific provision against overdue loans and advances to customers	客戶逾期貸款特定評估的減值準備	-		-	
	Overdue loans and advances to customers by country	客戶逾期貸款之所在地區				
	China	中國	-		-	
	Hong Kong	香港	-		-	
			-		-	
	Specific provision against overdue loans and advances to banks	銀行逾期貸款特定評估的減值準備	-		-	
	Overdue loans and advances to banks by country	銀行逾期貸款之所在地區				
	China	中國	-		-	
	Hong Kong	香港	-		-	
			-		-	

4 DERIVATIVES 衍生工具

Both exchange rate-related and interest rate-related derivative contracts were carried out for both trading and hedging purposes.

匯率關聯和利率關聯的衍生性合約都是為了進行買賣交易和對沖目的而進行的。

The fair value of the derivatives did not take into account the effects of bilateral netting agreements.

衍生工具的公平值並沒有考慮到雙邊淨額結算協議的影響。

		30 Jun 2026 於2026年06月30日 HK$'000	31 Dec 2025 於2025年12月31日 HK$'000
Exchange rate-related derivative contracts	匯率關聯衍生工具合約		
Contractual amounts	合約總額	273,668	2,873,676
Fair value assets	公平資產價值	(2,091)	1,642
Fair value liabilities	公平負債價值	(15)	(2,599)
Interest rate derivative contracts	利率衍生工具合約		
Contractual amounts	合約總額	1,568,584	778,279
Fair value assets	公平資產價值	-	-
Fair value liabilities	公平負債價值	20,785	(8,595)

5 OFF-BALANCE SHEET EXPOSURES 資產負債表外風險承擔

The following is a summary of the contractual or notional amounts of each significant class of off-balance sheet exposures:-

以下為每項資產負債表外承擔風險重大項目的合約或名義數額的概要:-

		30 Jun 2026 於2026年06月30日 HK$'000	31 Dec 2025 於2025年12月31日 HK$'000
Direct credit substitutes	直接信貸替代項目	-	-
Trade-related contingencies	貿易關聯或有項目	-	-
Other commitments	其他承諾	-	2,320,719

Direct credit substitutes included bank guarantees issued and standby letters of credit. Trade-related contingent items included letters of credit issued. Other commitments included undrawn commitment for revolving credits.

直接信貸替代項目包括擔保和備用信用證。與貿易關聯或有項目包括信用證。其他承諾包括授信承擔。

6 GENERAL DISCLOSURES 一般披露

(i) Breakdown of the international claims by countries where it constitutes 10% or more of the total international claims after taking into consideration of transfer of risks, according to the location of the countries and the type of counterparties

(i) 根據交易對手所在地和交易對手類別, 及考慮風險轉移後, 披露佔有國際債權總額 10%或以上的國家及明細分類

				Non-bank private sector 非銀行私人機構		
As at 30 Jun 2026 (Equivalent in HK$'000)	於2026年06月30日 (相等於HK$'000)	Banks 銀行	Official sector 官方機構	Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私人機構	Total 總額
Developed countries	已發展國家	-	-	-	-	-
		-	-	-	-	-

				Non-bank private sector 非銀行私人機構		
As at 31 Dec 2025 (Equivalent in HK$'000)	於2025年12月31日 (相等於HK$'000)	Banks 銀行	Official sector 官方機構	Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私人機構	Total 總額
Developed countries	已發展國家	-	-	-	1,625,401	1,625,401
- New Zealand	- 紐西蘭	-	-	-	1,625,401	1,625,401

6 GENERAL DISCLOSURES (continued) 一般披露 (續)

(ii) Loans and advances to customers by major country

(ii) 客戶貸款及放款 - 按主要區域分類

		30 Jun 2026 於2026年06月30日 HK$'000	31 Dec 2025 於2025年12月31日 HK$'000
Location of the customers	客戶所在地區		
New Zealand	紐西蘭	-	1,625,401

The above breakdown of the amount of loans and advances to customers by countries where it constitutes 10% or more of the amount of the loans and advances to customer after taking into consideration of transfers of risks.

上述客戶貸款及放款按照國家分類，經考慮到風險轉移後，下列區域佔客戶貸款及放款總額10%或以上。

7 SECTOR INFORMATION 分類資料

Loans and advances to customers by industry sectors	對客戶的貸款及放款按行業分類	30 Jun 2026 於2026年06月30日 Loans and advances 貸款及放款 HK$'000	30 Jun 2026 % covered by collateral 有抵押品貸款百份比 %	31 Dec 2025 於2025年12月31日 Loans and advances 貸款及放款 HK$'000	31 Dec 2025 % covered by collateral 有抵押品貸款百份比 %
Gross loans and advances for use in Hong Kong	在香港使用的貸款及放款				
Industrial, commercial and financial	工業，商業及金融				
Financial concerns	金融企業	-		0	
Transport and transport equipment	運輸及運輸設備	-	100.00	-	100.00
Total gross loans and advances for use in Hong Kong	在香港使用的貸款及放款總額	-		0	
Trade finance	貿易融資	-		-	
Gross loans and advances for use outside Hong Kong	在香港以外使用的貸款及放款	-	100.00	1,625,401	100.00
		-			
Total loans and advances to customers	對客戶的貸款及放款總額	0		1,625,401	

The above analysis of advances to customers by industry sectors is based on categories and definitions used by the Hong Kong Monetary Authority. Advances for use in Hong Kong or outside Hong Kong are classified based on the location of usage of the loan.

上述所載的客戶貸款資料分析乃遵照香港金融管理局發出之行業分類及定義指引為基準。而香港境內和境外使用的客戶貸款乃根據其貸款用途的所在地區而劃定。

8 NON-BANK MAINLAND EXPOSURES 對內地非銀行對手方的風險承擔

The following table illustrates the disclosure of Mainland exposures to non-bank counterparties:

以下披露對內地非銀行交易對手的風險承擔:

As at 30 Jun 2026 (Equivalent in HK$'000) Types of Counterparties	於2026年06月30日 (相等於HK$'000) 交易對手類別	Total Direct Exposures On-balance sheet exposure 資產負債表內的風險額	Off-balance sheet exposure 資產負債表外的風險額	Total 總風險額
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府，中央企業及其子公司和合資企業	-	-	-
Local government, local government-owned entities and their subsidiaries and JVs	地方政府，地方政府企業及其子公司和合資企業	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	中國內地居住之中國公民或中國內地註冊企業及其子公司和合資企業	-	-	-
Other entities of central government not reported above	其他未包含以上中央政府持有的企業	-	-	-
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	非中國內地居住之中國公民或非中國內地註冊企業獲批貸款於內地使用	-	-	-
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他交易對手而本銀行視有關風險額為非銀行中國內地風險	-	-	-
Total	總額	-	-	-
Total assets after provisions	準備金後的資產總額	**1,617,357**		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險承擔佔總資產百份比	0.00%		

As at 31 Dec 2025 (Equivalent in HK$'000) Types of Counterparties	於2025年12月31日 (相等於HK$'000) 交易對手類別	Total Direct Exposures On-balance sheet exposure 資產負債表內的風險額	Off-balance sheet exposure 資產負債表外的風險額	Total 總風險額
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府，中央企業及其子公司和合資企業	-	-	-
Local government, local government-owned entities and their subsidiaries and JVs	地方政府，地方政府企業及其子公司和合資企業	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	中國內地居住之中國公民或中國內地註冊企業及其子公司和合資企業	-	-	-
Other entities of central government not reported above	其他未包含以上中央政府持有的企業	-	-	-
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	非中國內地居住之中國公民或非中國內地註冊企業獲批貸款於內地使用	-	-	-
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他交易對手而本銀行視有關風險額為非銀行中國內地風險	-	-	-
Total	總額	-	-	-
Total assets after provisions	準備金後的資產總額	5,149,902		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險承擔佔總資產百份比	0.00%		

9 CURRENCY RISK 貨幣風險

The following note illustrates the currency risk of the Branch. The Branch did not have exposures arising from currency options positions and structural positions. An individual currency is reported if its net position constitutes 10% or more of the total net position in all foreign currencies.

下表列明本行的貨幣風險分佈。本行並沒有因貨幣期權及結構性倉盤而承受的風險。當某一種外幣的淨持有額佔所持有外幣淨盤總額的百分之十或以上，該外幣的淨持有額及淨倉盤便予以披露。

Equivalent in millions of HKD	相等於港幣百萬元	As at 30 Jun 2026 於2026年06月30日		
		USD	**Others**	**Total**
Spot assets	現貨資產	1,395	42	1,437
Spot liabilities	現貨負債	1,541	48	1,589
Forward purchases	遠期買入	232	42	274
Forward sales	遠期賣出	42	75	117
Net options position	期權淨持倉量	-		-
Net long / (short) position	長 / (短)盤淨持倉量	44	(39)	5

Equivalent in millions of HKD	相等於港幣百萬元	As at 31 Dec 2025 於2025年12月31日		
		USD	**Others**	**Total**
Spot assets	現貨資產	3,998	1,138	5,136
Spot liabilities	現貨負債	4,758	51	4,809
Forward purchases	遠期買入	1,859	47	1,906
Forward sales	遠期賣出	1,017	1,170	2,187
Net options position	期權淨持倉量	-	-	-
Net long / (short) position	長 / (短)盤淨持倉量	82	(36)	46

All options positions were hedged with Head office in Sydney. Therefore, there was no net options position for the reporting periods. The delta-weighted position of all options contracts was for that reason reported as zero.

所有期權成交量均由本銀行設於澳洲雪梨的總行提供對沖，因此，報告期內沒有記錄期權淨持倉量。亦因為這原因，所有期權成交量合約的得爾塔加權持倉量為零。

10 LIQUIDITY 流動資產

		Quarter ended 30 Jun 2026 季度結算 2026年06月30日	Quarter ended 30 Jun 2025 季度結算 2025年06月30日
Average liquidity maintenance ratio for the period	平均流動性維持比率	1861.17%	265.80%

The average liquidity maintenance ratio for the period is the arithmetic mean of each calendar month's average liquidity ratio.

It is calculated in accordance with Section 103B of Banking (Disclosure) Rules.

平均流動性維持比率是每個公曆月的平均比率的算術平均值。

本行流動性維持比率的平均值乃根據銀行業披露規則第 103B 條計算所得的。

Liquidity Risk management

The CBA Group's liquidity and funding policies are designed to ensure it will meet its obligations as and when they fall due by ensuring it is able to borrow funds on an unsecured basis, has sufficient liquid assets to borrow against on a secured basis, or sell to raise immediate funds without adversely affecting the Group's net asset value.

The Branch has adopted the Group's liquidity and funding policies and has local policies in place. The liquidity and funding management is primarily the responsibility of the Hong Kong Treasury under the oversight of the Group Treasury and Hong Kong Asset and Liability Committee (ALCO). Further information can be found in the section of Liquidity management under Note 9.4 of the 2026 Group Annual Financial Report.

流動性風險管理

本集團的流動性和融資政策是以確保履行其各項公約並當其公約通過確保到期能夠無擔保的基礎上借入資金，以抵押的擔保基礎上有足夠的流動性資產，或出售給募集資金以不影響本集團的淨資產淨值。

本行採納本集團的流動性及資金政策並持有地方執行的政策。香港財政管理主要負責流動性及資金管理並由本集團財政管理及香港資產負債管理委員會 (ALCO) 監督。詳細可參考本集團於二零二六年度財政報告流動風險部分附註九點四的金融風險管理。

Liquidity and Funding Risk Management Framework

The Group's liquidity and funding policies, structured under a formal Group Liquidity and Funding Risk Management Framework, are approved by the Board and agreed with APRA. The Group has an ALCO whose charter includes reviewing the management of assets and liabilities, reviewing liquidity and funding policies and strategies, as well as regularly monitoring compliance with those policies across the Group.

流動性及資金風險管理架構

本集團的流動性及資金政策是建基於集團流動性及資金風險管理架構，並由董事會批准及與澳洲審慎監管局同意。本集團擁有 ALCO，其章程包括檢討資產及負債的管理, 審查流動性及資金的政策和策略, 以及定期監察符合整個集團的政策。

10 LIQUIDITY (continued) 流動資產 (續)

Funding strategy
Treasury manages the Group's liquidity and funding positions in accordance with the Group's liquidity and funding policies and has ultimate authority to execute liquidity decisions should the Group Contingent Funding Plan be activated.

Minimum liquid asset holdings
The Branch adhere to the Group's liquidity policies and holds appropriate foreign currency liquid assets as required. All securities are central bank repo-eligible under normal market conditions.

Contingency planning
A robust Contingent Funding Plan that is regularly tested so that it can be activated in case of need due to a liquidity event.

Liquidity transfer pricing
The Group has a liquidity transfer pricing process which measures and allocates liquidity risk across the Group.

融資策略
財政管理按照本集團的流動性政策以管理流動性和融資狀況，並具有執行流動性的最終權力如需啟動本集團應急融資計劃。

最低流動性資產持有量
本行根據流動性的政策適當持有外幣流動資產。所有證券可在正常的市場條件下用來作為和央行回購協議的擔保。

應急計劃
應急資金計劃會定期測試以便可以在流動性需要的情況下啟動。

流動性轉移定價
本集團擁有一個流動性轉移定價的流程，其在集團內部評估和分配流動性風險。

Liquidity Risk Management Governance

ALCO
The Branch holds Asset & Liability Committee on a monthly basis and liquidity topics are monitored via this ALCO. General objective of the ALCO is to monitor the structure and growth of balance sheet, review the structural risks and liquidity risk. The Branch ALCO also monitors the liquidity risk tolerance and liquidity targets. The ALCO is chaired by the Chief Executive of the Branch with representative from Treasury, Business Lines, Finance and Risk functions.

Treasury
The Hong Kong Treasury team facilitates the funding needs for the Branch's corporate assets and manages the foreign exchange and interest rate risk arising from the asset and liability mismatches within a Market and Liquidity Risk Framework.

流動資金風險管理管治

資產負債管理委員會
本行每月舉行資產負債管理委員會會議，並透過此委員會監察流動資金事宜。資產負債管理委員會的一般目的為監察資產負債表之結構及增長，檢討結構性風險及流動資金風險。本行的資產負債管理委員會亦監察流動資金風險承受水平及流動資金目標。資產負債管理委員會由本行行政總裁擔任主席，成員包括庫務部，各業務部，財務及風險部的代表。

庫務部
香港庫務部負責在市場及流動性風險架構內提供本行的資產的資金需求，並管理因資產和負債不匹配而產生的外匯和利率風險。

10 LIQUIDITY (continued) 流動資產 (續)

Liquidity Risk Monitoring

Oversight

The Branch has implemented adequate governance and management information systems to ensure compliance with regulatory ratios and internal limits and has put in place the management oversight around these. For example, Liquidity Maintenance Ratio ("LMR") is communicated to the senior management of the branch on a daily basis.

Internal stress testing

The objective of internal stress testing is to ensure sufficient liquidity for the Branch under different adverse scenarios to ensure compliance with survival horizon established for the Branch and monitor adequate liquidity reserves over the period. The results of stress testing are reported to the ALCO.

Contingent Funding Plan ("CFP")

The Hong Kong Branch Contingent Funding Plan (Hong Kong CFP) aims to ensure that in a liquidity crisis, the Branch can meet both expected and unexpected, current and future cash flows and collateral needs without negatively affecting either the daily operation or the financial condition of the Branch.

流動資金風險監察

監察

本行推行充足的管治及管理資訊制度以確保符合監管比率及內部限額以及管理層對此等方面的監察。例如，流動性维持比率 (LMR) 會每日向本行高级管理人員提供。

內部壓力測試

內部壓力測試的目的為確保本行在不同不利環境下具備充足流動資金以確保符合為本行設定的持續經營範圍, 並監察期內的充足流動資金儲備。壓力測試結果會向資產負債管理委員會匯報。

應急融資計劃 (CFP)

香港分行應急融資計劃 (香港 CFP) 旨在確保在流動性危機中，本行能夠滿足預期和未預期的現金流量以及抵押需求，而不會對本行日常運營或財務產生負面的影響。

10 LIQUIDITY (continued) 流動資產 (續)

Contingent Funding Plan ("CFP") - continued

The Hong Kong CFP forms part of the Group CFP framework that the CBA Board has approved. The Hong Kong CFP's key objectives are to:

- Ensure that in a potential liquidity stress event, the Branch would still have sufficient liquidity resources to ensure that it can meet its liabilities as they fall due.
- Outline escalation procedures to the Group CFP;
- In the event of a liquidity crisis provide location specific detail for the following:
  - ✓ scope
  - ✓ communications
  - ✓ contingent funding options
  - ✓ early warning indicators and stress testing
  - ✓ escalation procedures and authorities
- Ensure effective local management of any liquidity concerns.
- Ensure immediate escalation of a Branch level liquidity concern to the Group Treasurer.
- Ensure escalation across Senior Mgmt. Committees (Hong Kong ALCO, RGC etc.) including roles and responsibilities of those committees; and
- Formally implement the Policy requirement for the Group Treasurer to lead the management of any liquidity crisis in a Liquidity Group (LG) (subject to local regulatory and/or legal requirements)

Liquidity Risk Tolerance and Reporting

The HK branch has various intraday and daily liquidity management processes in place. On a daily basis, a forward cash ladder for the next 3 days by currency is run approximately 3 times a day to update the cash position. This enables the Hong Kong Treasury desk to monitor intraday funding gaps and short-term funding gaps. Further, a Liquidity and Funding Status Report is run daily. This report monitors the LCR and funding gaps for the next 30 days. The Hong Kong Treasury desk manages the funding gaps against an established limits of USD 800 million for a 90-day outflow cumulative trigger, this is on top of the LCR limit of 80% for any single day and an operating range of 100% to 130%.

應急融資計劃 (CFP) -續

香港應急融資計劃屬於本集團應急融資計劃內並由集團董事會批准。香港應急融資計劃的主要目的是:

- 確保在潛在的流動性壓力測試中，本行仍將有足夠的流動性資產以確保其能夠應付到期的債務；
- 概述集團向應急融資計劃的匯報程序；
- 如果發生流動性危機期間能夠提供以下詳細資料：
  - ✓ 範圍
  - ✓ 通訊
  - ✓ 應急資金選擇
  - ✓ 預警指標和壓力測試
  - ✓ 升級處理程序和權限
- 確保對任何流動性問題進行有效管理；
- 確保即時將流動性問題升級處理及匯報到集團司庫;
- 確保匯報到各管理主管。委員會（香港ALCO，RGC等），包括這些委員的角色和職責；和
- 集團司庫實施對集團的政策要求，以管理任何流動性的危機（取決於當地法規和/或法律要求）

流動性風險容忍度和報告

本行設有各種日間和日常流動性管理程序。每日按貨幣未來3日的遠期現金階梯大約每天執行3次以更新現金狀況。使香港庫務部可以監察日間資金缺口和短期資金缺口。此外，每日發放一份流動性和資金狀況報告。該報告可以監察從三十天的資金缺口和到期情況。香港庫務部管理資金缺口，既定的九十天資金流出限額為八億美元，與此同時每天流動性覆蓋比率限額為80%和操作範圍為100% to 130%。

10 LIQUIDITY (continued) 流動資產 (續)

Liquidity Risk Profile

Funding structure

The major contributor to the balance sheet profile is from corporate and institutional loans, Inter-branch lending and high-quality liquid assets (HQLAs) held for liquidity purposes. Assets are largely match funded with borrowing from Group and deposits from institutional clients and private bank clients which have tenors up to 12 months.

流動資金風險狀況

資金結構

資產負債表概況的主要來源是公司和機構貸款，分支機構間借貸以及出於流動性目的而持有的高品質流動性資產 (HQLA)。資產的大部分資金來自集團的借款以及機構客戶和私人銀行客戶的存款 (期限最長為 12 個月) 。

The funding sources are composed of the following:
資金來源包括以下各項:

	Year ended 30 Jun 2026 全年至於 2026年06月30日	Year ended 30 Jun 2025 全年至於 2025年06月30日
Funding raised from the banks (mainly from the head office) 從銀行籌借資金(主要來自總公司)	12.00%	98.12%
Deposits from other non-bank customers 來自其他非銀行客戶的存款	13.50%	0.45%
Debt instruments issued and outstanding 已發行及未到期的資本及債務工具	7.30%	0.00%

10 LIQUIDITY (continued) 流動資產 (續)

Maturity Profile of Balance Sheet

The analysis of on and off-balance sheet items by remaining maturity and the resultant liquidity gaps is shown in the table below.

資產負債表的到期狀況

下表載列資產負債表內及資產負債表以外項目按剩餘到期期間及所產生的流動性缺口的分析。

As at 30 Jun 2026 (Equivalent in HK$'000)	於2026年06月30日 (相等於HK$'000)	Contractual maturity of cash flows and securities flows arising from the items 該等項目產生的現金流量和證券流量的合約到期期間				
		Total amount 總額	<=1 year 一年以下	1-5 years 一至五年	>5 years 五年以上	Balancing Amount 餘額
Amount receivable arising from derivative contracts	衍生工具合約產生的應收款項	2,091	2,090	-	-	-
Due from MA for a/c of Exchange Fund	存放於外匯基金的數額	540	540	-	-	-
Due from banks	存放於銀行的數額	1,607,072	1,607,072	-	-	-
Debt securities	債務證券	-	-	-	-	-
Trade bills	貿易匯票	-	-	-	-	-
Loans and advances to non-bank customers	對客戶的貸款及放款	-	-	-	-	-
Other assets	其他資產	7,655	7,655	-	-	-
Total on-balance sheet assets	資產負債表內資產總額	1,617,358	1,617,357	-	-	-
Total off-balance sheet claims	資產負債表以外債權總額	-	-	-	-	-
Deposits from non-bank customers	非銀行客戶存款	102,445	102,445	-	-	-
Amount payable arising from derivative contracts	衍生工具合約產生的應付款項	15	15	-	-	-
Due to banks	尚欠銀行存款及結餘	1,188,169	1,188,169	-	-	-
Debt securities	債務證券	-	-	-	-	-
Other liabilities	其他負債	118,770	118,749	-	-	21
Reserves	儲備	207,958	-	-	-	207,958
Total on-balance sheet liabilities	資產負債表內負債總額	1,617,357	1,409,378	-	-	207,979
Total off-balance sheet obligations	資產負債表以外義務總額	-	-	-	-	-
Contractual maturity mismatch	合約到期期間錯配		207,979	-	-	
Cumulative contractual maturity mismatch	累計合約到期期間錯配		207,979	207,979	207,979	

As at 30 June 2025 (Equivalent in HK$'000)	於2025年06月30日 (相等於HK$'000)	Contractual maturity of cash flows and securities flows arising from the items 該等項目產生的現金流量和證券流量的合約到期期間				
		Total amount 總額	<=1 year 一年以下	1-5 years 一至五年	>5 years 五年以上	Balancing Amount 餘額
Amount receivable arising from derivative contracts	衍生工具合約產生的應收款項	29,978	49,961	159,097	3	226
Due from MA for a/c of Exchange Fund	存放於外匯基金的數額	31	31	-	-	-
Due from banks	存放於銀行的數額	3,267,897	3,267,897	-	-	-
Debt securities	債務證券	2,104,917	2,104,917	-	-	-
Trade bills	貿易匯票	-	-	-	-	-
Loans and advances to non-bank customers	對客戶的貸款及放款	19,205,392	4,769,770	11,034,699	3,400,923	-
Other assets	其他資產	39,232	-	18,977	-	20,255
Total on-balance sheet assets	資產負債表內資產總額	24,647,447	10,192,576	11,212,773	3,400,926	20,481
Total off-balance sheet claims	資產負債表以外債權總額	-	-	-	-	-
Deposits from non-bank customers	非銀行客戶存款	110,955	110,955	-	-	-
Amount payable arising from derivative contracts	衍生工具合約產生的應付款項	180,874	215,294	115,515	393	-
Due to banks	尚欠銀行存款及結餘	24,159,738	9,329,355	-	14,830,383	-
Debt securities	債務證券	-	-	-	-	-
Other liabilities	其他負債	177,689	9,995	25,992	-	141,702
Reserves	儲備	(74,036)	-	-	-	(74,036)
Total on-balance sheet liabilities	資產負債表內負債總額	24,555,220	9,665,599	141,507	14,830,776	67,666
Total off-balance sheet obligations	資產負債表以外義務總額	6,213,861	1,749,669	3,943,803	520,389	-
Contractual maturity mismatch	合約到期期間錯配		(1,222,692)	7,127,463	(11,950,239)	
Cumulative contractual maturity mismatch	累計合約到期期間錯配		(1,222,692)	5,094,771	(6,045,468)	

11 DISCLOSURES ON REMUNERATION 薪酬披露

The Branch's remuneration system is consistent with its Head Office. The disclosures on remuneration by Head Office included all the information set out in paragraph 3.2 of Supervisory Policy Manual CG-5 Guideline on a Sound Remuneration System.

本行之薪酬制度與總行之模式是一致的。 總行有關薪酬制度的披露已包括了監管政策手冊 CG-5 穩健的薪酬制度指引內 3.2 段所列之所有資料。

1 CAPITAL ADEQUACY RATIO AND SHAREHOLDERS' FUNDS 資本充足比率與股東資金總額

The information set out below is based on the most recent consolidated year ended accounts for the Group as a whole as at 30 Jun 2026.

以下資料提供乃根據本集團於二零二六年六月三十日全年綜合業績報告公佈的最新整體綜合賬項。

		30 Jun 2026 於2026年06月30日	31 Dec 2025 於2025年12月31日
Common Equity Tier 1 capital ratio	普通股權一級資本比率	12.3%	12.3%
Tier 1 capital ratio	一級資本比率	13.8%	13.8%
Total capital ratio	總資本比率	20.6%	20.6%

The consolidated capital adequacy ratio of the Group is calculated in accordance with the Group's advanced accreditation under Basel III and is in line with the recommendation provided by Australian Prudential Regulatory Authority (APRA).

本集團的綜合資本充足比率數據，是依照集團以巴塞爾資本協定三制定的綜合進階評審的標準所計算，並符合澳洲審慎監管局(APRA)的指引.

		30 Jun 2026 於2026年06月30日		31 Dec 2025 於2025年12月31日	
		AUD' million 澳幣百萬元	HKD' million Equivalent 相等於港幣百萬元	AUD' million 澳幣百萬元	HKD' million Equivalent 相等於港幣百萬元
Aggregate amount of shareholders' fund	股東資金總額	77,232	416,474	77,232	402,144

Conversion rates for AUD / HKD: 於結算日所採用之兌換港元的外匯匯率如下：

30 Jun 2026	2026年06月30日	5.3925
31 Dec 2025	2025年12月31日	5.5105
30 Jun 2025	2025年6月30日	5.1394
31 Dec 2024	2024年12月31日	4.8275

2 OTHERS FINANCIAL INFORMATION 其他財務資料

		30 Jun 2026 於2026年06月30日		31 Dec 2025 於2025年12月31日	
		AUD' million 澳幣百萬元	HKD' million Equivalent 相等於港幣百萬元	AUD' million 澳幣百萬元	HKD' million Equivalent 相等於港幣百萬元
Total assets	總資產	1,452,456	7,832,404	1,408,728	7,335,185
Total liabilities	總負債	1,373,752	7,407,991	1,331,496	6,933,041
Total advances to customers	總客戶貸款	1,079,452	5,820,971	1,040,881	5,419,822
Total customer deposits and other public borrowings	總客戶存款及其他存款	1,012,557	5,460,238	982,534	5,116,012

		Year ended 30 Jun 2026 於2026年06月30日全年結算		Year ended 30 Jun 2025 於2025年06月30日全年結算	
		AUD' million 澳幣百萬元	HKD' million Equivalent 相等於港幣百萬元	AUD' million 澳幣百萬元	HKD' million Equivalent 相等於港幣百萬元
Net profit before income tax	稅前盈利	15,580	84,016	14,549	74,773